

7

REMARKS

Applicants have carefully reviewed the Final Office Action dated October 31, 2005. Claims 1-27 are pending in this application. Applicants have amended Claims 1, 4, 6, 11, 13, 14, 17-19, 24, and 27 to more clearly point out the present inventive concept. Reconsideration and favorable action is respectfully requested.

Claims 1-10, 13-23 and 26 stand rejected under the combination of *Hartman* and *Rhoads*. Claims 11, 12, 24, and 27 stand rejected under 35 U.S.C. § 103(a) as being unpatentable over the combination of *Hartman* in view of *Official Notice*. These two references are new as compared to the previously *supplied* references. In general, the rejections are respectfully traversed with respect to the amended claims primarily in view of the *Hartman* reference.

The *Hartman* reference is sometimes referred to as the "one-click order" patent. This is a single-action ordering system. With respect to the summary, it can be seen that the sequence of events is that a client system is provided with an identifier that identifies a customer. The client system then displays information that identifies the user and displays an indication of an action, this being, for example, single action such as clicking a mouse button. This is all that the user needs to do in order to order an identified item. In response to this action, the server is provided with the identifier and the request to order a particular item. The server system uses the identifier to identify any additional information needed to generate an order for the item and then generates this order. In column 4, beginning at line 41, it is stated that some information can be returned to the user for the purpose of ensuring that this information has been adequately recognized by the server. However, the server specifically does not return all information that is required to complete the transaction to the user. The reason for this is that all of the information for the one-click system is contained at the server and it is not necessary to again send this back to the user. The user can possibly check some of this information, but the purpose of this system is not to provide an order form that is partially or substantially filled-out to the user to complete the transactions. Rather, all of the information that is necessary for the transaction is contained within the

AMENDMENT AND RESPONSE

S/N 09/382,426

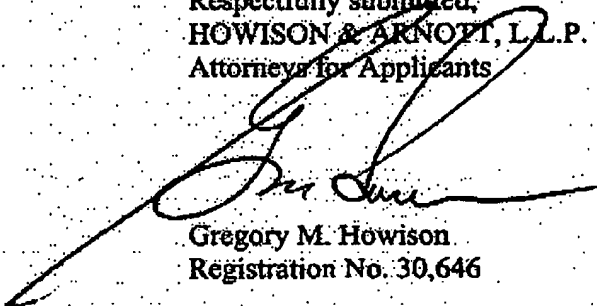
Atty. Dkt. No. PHL-24,732

8

server and the user merely checks this information. As such, Applicant believes that the *Hartman* reference fails to provide a vendor payment form to a user that is utilized for the commercial transaction after the insertion of information therein such that the user has not viewed the form prior to it already being populated. What is provided to the user in *Hartman* is not the form for completing the transaction but, rather, a partial indication of information that is utilized to complete the transaction. As such, Applicant believes that the *Hartman* reference falls short of anticipating or obviating Applicant's present inventive concept, as defined by the amended claims. Therefore, Applicant respectfully requests withdrawal of the 35 U.S.C. § 103(a) with respect to the combination of *Hartman* and *Rhoads*, or with respect to the combination of *Hartman* in view of *Official Notice*.

Applicants have now made an earnest attempt in order to place this case in condition for allowance. For the reasons stated above, Applicants respectfully request full allowance of the claims as amended. Please charge any additional fees or deficiencies in fees or credit any overpayment to Deposit Account No. 20-0780/PHLY-24,732 of HOWISON & ARNOTT, L.L.P.

Respectfully submitted,  
HOWISON & ARNOTT, L.L.P.  
Attorneys for Applicants



Gregory M. Howison  
Registration No. 30,646

GMH/sjg

P.O. Box 741715  
Dallas, Texas 75374-1715  
Tel: 972-479-0462  
Fax: 972-479-0464  
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AMENDMENT AND RESPONSE  
S/N 09/382,426  
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